

# EXHIBIT 16



# Better Business Bureau®

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## « Complaints

## Complaints Shutterstock, Inc.

350 Fifth Avenue, 21st  
Floor  
New York, NY 10118-  
2100

<https://www.shutterstock.com/>

(866) 663-3954



### Need to file a complaint?

BBB is here to help. We'll guide you through the process.

[File a Complaint](#)

**Complaint Type:** Problems with Product/Service **Status:** Answered

07/29/2022



Shutterstock automatically signs customers up for annual fees without permission and has an auto renewal shut off feature but does not follow it.



### Business Response

08/03/2022

Thank you for contacting us.

After reviewing the correspondence in our system, we can confirm that your request has been handled by our support team.

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If you have any further questions, please let us know.

**Complaint Type:** Billing/Collection Issues    **Status:** Answered

07/21/2022



date 12-22-2021 I cancelled a trial membership before the date. The company failed to delete the trial membership and kept charging me. From Jan - July 2022. \$29 each month. I want the full amount of the overcharges refunded to my account: \$203 in total. I want no further charges and don't want a cancellation fee on something I cancelled. I want my credit card information removed from their system



**Business Response**

07/29/2022

Thank you for contacting us.

After reviewing the correspondence in our system, we can confirm that your request has been handled by our support team.

if you have any further questions, please let us know.

**Complaint Type:** Problems with Product/Service    **Status:** Answered

07/19/2022



Their subscription image download plans are a complete fraud and they justify it by claiming that in the fine print you should have known about it in advance, and that if you are ripped off it is your own fault. Unfortunately, companies like this who have a well-known name count on graphic designers like myself not reading the fine print because most people assume the business they're dealing with is ethical and everything above board. The problem with Shutterstock is this: when you sign up for a monthly download plan absolutely nothing in your plan rolls over. If you don't use it, you lose it, but they will STILL charge you and they do not refund that charge. The simple and plain reality is that if you have not downloaded anything then you shouldn't be charged anything. That's how any business is run. If you are not provided any service or product but are still intentionally charged then that amounts to willful theft. This is perhaps one of the most preposterous subscription plans

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ever seen or heard of in my adult life, and I have several subscriptions with different companies that I have never complained about. Nobody of sound mind would consider this practice by Shutterstock to be ethical or proper. Shutterstock needs to either roll over everything offered in a plan that you have already paid them for, or refund the monthly charge if nothing was downloaded in the allotted month. They're a business, not a charity. If I pay you for a product or service and you do not provide said product or service and refuse to refund the purchase price then you are behaving unethically, even if your "terms" state so in advance. You cannot justify unethical business practices simply because you wrote down in fine print that you will essentially behave unethically (couched in legalese.) I'm very disappointed in Shutterstock and will be informing every fellow video and graphic designer I know to steer clear of them.

**Business Response**

07/29/2022

Thank you for contacting us and for your feedback.

We have reviewed the correspondence in our system and we can confirm that your request has been handled by our support team.

If you have any further questions, please let us know.

**Complaint Type:** Problems with Product/Service    **Status:** Answered

07/15/2022



I signed up for a trial to the service to see how I like it. It was fine but the quality of images and variety was not enough to justify a high price tag of \$29/month so I canceled the subscription and turned off auto renewal on May 20. Or so I thought! I just realized Shutterstock charged me twice (June and July) for a service I did not use after May 20. Their own customer service admits their practice is "confusing" but there is no way to cancel, get a refund for services not used AND they want to charge me \$40 to cancel this service. This is a predatory and fraudulent practice. I have a total of 5 downloads that I made in the trial period. I have never used their service to justify them billing me. Turning off auto renewal off somehow does not mean that I canceled my plan? In what world does this make sense?

**Business Response**07/29/2022 [Privacy](#) - [Terms](#)

Thank you for reaching out to us.

We have reviewed the correspondence in our system and we can confirm that your request has been handled by our support team in the meantime.

If you have any further questions, please let us know.

**Complaint Type:** Billing/Collection Issues    **Status:** Answered

07/12/2022



I cancelled my subscription to Shutterstock but they re-enabled automatic payments without my permission and without trying to contact me. Furthermore, they claim my monthly subscription is now an annual "money saving plan" but want me to pay cancelation charges I was never made aware of. I believe this company is maliciously complicating and obscuring their terms of service to overcharge customers.



**Business Response**

07/15/2022

Thank you for contacting us.

We have reviewed the correspondence in our system and we can confirm that your request has been handled by our support team.

If you have any further questions, please don't hesitate to let us know.

**Complaint Type:** Problems with Product/Service    **Status:** Answered

07/11/2022



Apparently in April 2022 I signed up for a yearly contract with a monthly fee of \$... was not aware that I was signed up for a year until I noticed it this month as it is being taken out of an account I rarely use. I dont use Shutterstock much so I called

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to cancel. This is when I was informed that I would have to pay an adjusted rate for the remaining months to a tune of approximately \$100. I did not want to pay that right now so I left the account active. I think this is ridiculous and know that I cannot be alone in this! My customer ID is \*\*\*\*\* help me get this cancelled if at all possible!!

**Business Response**

07/15/2022

Thank you for contacting us.

After reviewing the correspondence in our system, we can confirm that your request has been handled by our support team.

If you have any further questions, please let us know.

**Complaint Type:** Billing/Collection Issues    **Status:** Resolved

07/08/2022

I signed up for a 30 day free trial with Shutterstock. I went into my account settings and specifically turned off auto renewal. After the trial was over, I was charged \$29 for a year subscription. After attempting to cancel and finding no way to do so beyond contacting Shutterstock, I filed a dispute with \*\*\*\*\*. \*\*\*\*\* rejected my dispute and closed the case. I resigned myself to just having a year subscription, and a few days went by. When I then needed a photo from Shutterstock, I attempted to access my account and was greeted with an error message telling me that my account had been suspended. I then contacted Shutterstock to demand either reinstatement of my account or a full refund. I was given neither after a week+ long email chain. Some of Shutterstock's replies took 3 or more days to come in. I was told that since there was an open \*\*\*\*\* dispute that my account was suspended. I provided multiple screenshots proving that the dispute was closed, but still Shutterstock refused to acknowledge that fact. Shutterstock refused to reinstate my account or give me any sort of refund, instead telling me to contact my bank.

**Business Response**

07/14/20

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Thank you for contacting us.

After reviewing the correspondence in our system, we can confirm that your request has been handled by our support team.

If you have any further questions, please don't hesitate to contact us.



### Customer Response

07/15/2022

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID \*\*\*\*\*, and find that this resolution is satisfactory to me and the matter has been resolved.

Sincerely,

\*\*\*\*\*

**Complaint Type:** Problems with Product/Service    **Status:** Answered

07/05/2022



Signing up for the free trial did not notify me that it would incur an annual contract and monthly payments. Signed up september 2019, downloading 2 photos that day, never to touch the service again. Noticed the charge on my account today, cancelling they asked for a 200\$ early termination fee!! After being polite on the phone they agreed to refund the current month payment and "escalate" to see what else they could do. Right now I have paid inadvertently \$1,023.99 to a service i never used past the free trial, and didnt consent to! To date so far we will supposedly be getting our \$31.03 for this month. Right now no refund has been received.

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**Business Response**

07/11/2022

Thank you for reaching out to us. After reviewing this case we can confirm, that it was resolved with the customer directly. Please feel free to reach out to our \*\*\*\*\* Team with any further questions or concerns.

**Complaint Type:** Problems with Product/Service    **Status:** Answered

07/05/2022

The last download I did with Shutterstock was December 2020, yet from Jan \*\*\*\*\* \$29, it is quite shocking. The bank actually alerted me to this, how can this happen when I only paid for the download yet they continued to \*\*\*\* me for a period of two years, this is just unbelievable. Please refund the money you charged me every month for the past two years.

**Business Response**

07/11/2022

Thank you for bringing this case to our attention. After reviewing this complain and customer's account we confirm, that they have reached out to our \*\*\*\*\* team directly and we have provided a solution. Please don't hesitate to reach out if you have any further questions or concerns.

**Customer Response**

07/11/2022



Better Business Bureau:

I have reviewed the response made by the business in reference to complaint **ID# \*\*\*\*\***, and have determined that **my complaint has NOT been resolved**

**I would appreciate if this fraudulent business refund me for the two years they have been charging me for a subscription I did not sign up for.**

**In order for the BBB to appropriately process your response, you MUST answer the question above.**

Sincerely,

\*\*\*\*\*



**Business Response**

07/14/2022

Thank you for getting back to us.

We have reviewed the correspondence in our system and we can confirm that your request has been handled by our support team.

If you have any further questions, please let us know.

**Complaint Type:** Billing/Collection Issues    **Status:** Resolved

06/21/2022



I have consistently been double-billed by Shutterstock every month for over a year. The charges go against Amex directly and against \*\*\*\*\*, which processes against Amex. I have attempted to get resolution by talking with Shutterstock to no avail. They will not provide the identifying user accounts (by email) against which these charges are made. They have confirmed that I only had one working account with Shutterstock. And when I last spoke to them, that I no longer had an account with them for which I was even being charged. I don't receive any emails from them regarding their invoicing. Only sales promotions. This has been a real hassle to resolve. They directed me to a \*\*\*\*\* saying it was a \*\*\*\*\* issue. \*\*\*\*\* said it wasn't, it was a Shutterstock issue. And Amex considers the charges legit and refuses to put a stop payment on the charges. It's nuts. I would very much appreciate whatever help you can provide me in seeking a full refund for every double charge and 4 months of a single month charge. I'm willing to pay for what I purchased: 1 monthly annual subscription for 1 account. Thank you kindly, \*\*\*\*\*

**Business Response**

06/22/2022

Thank you for contacting us.

We have reviewed the correspondence in our system and we can confirm that your request has been handled by our support team.

If you have any further questions, please let us know.

**Customer Response**

06/24/2022

Better Business Bureau:

I have reviewed the response made by the business in reference to complaint ID \*\*\*\*\*, and find that this resolution is satisfactory to me and the matter has been resolved.

Sincerely,

\*\*\*\*\*

Load more

Contact Information

350 Fifth Avenue, 21st Floor  
New York, NY 10118-2100

<https://www.shutterstock.com/>

(866) 663-3954

BBB Rating & Accreditation



Accredited Since: 4/20/2020  
Years in Business: 17

Customer Reviews are not used in the calculation of BBB Rating

[Overview of BBB Rating](#)

Customer Complaints Summary

264 total complaints in the last 3 years of those, 75 complaints were closed in last 12 months

Complaint Type	Total Closed
Advertising/Sales	17
Billing/Collections	
Delivery Issues	1

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Complaint Type	Total Closed
Guarantee/Warranty	<u>2</u>
Problem with a Product or Service	<u>84</u>
<b>Totals</b>	<u>264</u>

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When considering complaint information, please take into account the company's size and volume of transactions, and understand that the nature of complaints and a firm's responses to them are often more important than the number of complaints.

BBB Business Profiles generally cover a three-year reporting period. BBB Business Profiles are subject to change at any time. If you choose to do business with this business, please let the business know that you contacted BBB for a BBB Business Profile.

As a matter of policy, BBB does not endorse any product, service or business.